



Application Serial No. 09/922,935  
Attorney Docket No. 92654-004-401  
Reply to Office Action dated October 19, 2005

Attorney Docket No. 92654-004-401

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of: James G. Gatto

Application No.: 09/922,935

Group Art Unit: 2876

Filed: August 7, 2001

Examiner: Karl Frech

For: Electronic Fund Transfer or Transaction System

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**REPLY TO OFFICE ACTION**

Dear Sir:

The following is a response to the Office Action mailed October 19, 2005 in the above-identified application.

**Amendments to the Specification** begin on page 2 of this paper.

**Remarks** begin on Page 3 of this paper.

This Response is accompanied by the required Petition for a one-month extension of time and a check in the amount of \$60.00 in payment of the extension of time fee.